

The Relationship of Perceived Usefulness, Trust and Price with Consumer Purchasing Behaviour

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ABSTRACT

This study aims to determine the relationship between perceived usefulness, trust, and price on Malaysia's customer online purchasing behaviour. The research conducted a pre-test on 100 respondents from Cheras, Kuala Lumpur. The study used a survey to collect the data and applied descriptive and inferential analysis to analyse it. The pre-test finding indicated the instrument is reliable to be used for the actual data collection. According to the pre-test finding, the study foresees that there are high chances for all the factors such as the perceived usefulness, trust and price to be significantly related to the consumer online purchasing behaviour in Malaysia. The research finding is essential to expand the online shopping behaviour literature review and applicable to practitioners for various industries.

Keywords: *Perceived Usefulness, Trust, Price, Purchasing behaviour*

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INTRODUCTION

According to Kotler and Armstrong (2010), the study of consumerism is a strategy of price discrimination in which prices vary based on customer, location, product, or time. In contrast, values are defined as the desired final state of the consumer's existence, such as happiness, security, or pleasure (Gutman, 1982; Rokeach, 1973). A cognitive approach is much more appropriate in examining ethical purchasing behaviour as the complexity of such actions could not be quartered through behavioural models. Also, ethical consumption benefits are mostly vicarious naturally, requiring extensive intrapersonal evaluation Bray (2008).

In this study, the researchers are observing thoroughly regarding the causes of the perceived usefulness, trustworthiness, and pricing value, which affect the consumers' purchasing behavior during online shopping. According to the Market Intelligence Center of the Information Industry Institute, the number of web users who shopped through the internet is 46 percent in 2004 (Wu & Yu, 2007). In 2018 Malaysia Communication Multimedia Commissioner reported 28.7 million internet users in Malaysia for an average six hours per day using the internet.

The World Wide Web has propelled in no small extent of changes in people's attitude and behaviour all over the world (Rahman, Islam, Esha, Sultana & Chakravorty, 2018). All these had made online shopping emerge and influence ordinary citizens' lives whereby this particular culture had been urbanised in some third-world countries such as Somalia even though the consumers are not much habituated yet to go online shopping as frequent as people in Malaysia.

Based on a thesis written by Lautiainen (2015), studying the human's purchasing behavior is considered as impossible as it is closely related to the human mind, however, forecasting how a human behaves in terms of consuming situations can be estimated through previous purchasing decisions. Unconsciously, consumers make buying decisions every day, and many of them do not even know the factors that drive them to those decisions. Perceived usefulness is also considered an essential factor that affects consumers' positive online shopping behaviour (Lim, Osman & Halim, 2014). A positive perception of internet shopping shall enhance the integrity and reputation of online retailers, which, in this case, is vital in determining consumer's decision to purchase online. The more consumers trust in online shopping, the more likely they will engage in online shopping activities. Having sufficient information from the company will facilitate consumers' understanding of the online business environment and the perspectives and considerations of consumers regarding the factors that influence their purchase intentions while engaging in online shopping.

Apart from that, a company's trustworthiness is crucial for consumer behaviour towards online shopping (Buttner & Goritz, 2008). However, existing studies on the role of trust in electronic commerce are mainly based on ad hoc scales to measure trustworthiness, simply rely on self-reported consequences of trust such as the intention to buy, and focus on low-risk products.

Balle (2019), mentioned that the price that the company had set for a product or service has a very significant effect on how the consumer behaves. When the company managed to make their potential buyers believe the price that they are charging is lower than the other competitors, it could cause a major spike in the sale, however, if the price that a company set is significantly higher than expected, the response can be disappointing. In either of the cases, a change in price could produce unexpected results when it comes to consumer buying behaviour.

The intangibility of the online product would be the problem. Due to the intangible aspect of online goods, certain goods are less likely to be purchased online. For example, Goldsmith and Flynn (2005), consumers are less likely to purchase clothes online because they have no chance of buying clothes. Therefore, according to Comegys et al, (2009), test or assess the real product. Customers who display a product on a computer screen can have a different impact than they see it in the store (United States, 2003).

In summary, by using the online platform, consumers cannot see, hear, sound, touch, smell or experience the product they want. In some instances, consumers choose first to analyse the commodity and then determine whether to purchase it. Some people do not think that the product information given on the website is adequate to decide. If the product information does not meet their standards, online shoppers will be dissatisfied (Liu & Guo, 2008). There a flaw in purchasing online, and some cannot meet the standards of reality shops. The problem statement declares as trust in online shopping are yet to be

manipulated into consumerism. Therefore, the study aim is to determine the relationship between the perceived usefulness, trust and price in consumer purchasing behaviour in online shopping.

The data that gathered in this study is to improve the community, economy, and government. This study benefits companies in Malaysia to observe the overview of certain groups' customer purchasing behaviours, by factors of the desire of purchase, culture of social groups, and lifestyle with customers purchasing behaviours. Understanding the importance of these specific groups' needs made it easier to minimise the scope of reasoning and impartiality of the effect of the product it has towards the buyers. This research is intended to help monitor consumer behaviourism's differences and changes according to the social changes, lifestyle, and rate of economic growth. This research gathered all data that is equivalent to the study research objectives. It can also be useful for the team of human resources and corporate companies. Other than that, this research educated consumers on deciding for future resources suitable for improving the marketing strategy and business planning for corporate marketers.

This study focused on finding how perceived usefulness, trust, and price manipulated and correlated with the public's consumer purchasing behaviour in the Cheras area. The researchers picked the most suitable respondents to be tested from the urban area where there are more accessible to the internet for online purchasing. Furthermore, the age of 20 to 30-yearold consumers are selected for this study. According to Müller (2019), statistics recorded in Malaysia, 2017, approximately 44.5 percent, the highest number of online consumers in Malaysia were aged between 20 and 29 years. Data collection is based on the respondents' satisfaction towards online shopping. This had given the researchers to know whether these variables were reliable for urban city communities to find resources and necessities. .

LITERATURE REVIEW

Perceived Usefulness

According to the TAM, perceived usefulness is the degree to which a person assumes that using a specific program will increase his or her work efficiency. While from Perceived usefulness is one of the key backgrounds for the use and adoption of technology. Agreed with it, which stated that using all the benefits from technology helps make people's lives a lot easier, such as shopping from home instead of going out (Tarhini et al., (2016); Negahban & Chung (2014); Callum & Jeffrey (2013).

Using new technology like online shopping, they will feel that their performance or outcomes will improve. They find that the facilities they receive are beneficial and useful to them. Meanwhile, perceived usefulness also translates to buyer perception of the experience's outcome (Davis, 1992). Every consumer's perception also depends on their experience of using technology to influence their behaviour, decisions and actions. Good perceptions come from good experiences, while bad perceptions come from bad experiences. Thus, it can be explained that buying online shows various response and feedback from the consumer that is using online shopping. According to Davis (1993), perceived usefulness is also defined as a people perception that the use of new technology could strengthen or improve their performance. As consumers expect improvement in what they do, they need to have a good sense of deciding something like starting something, using new technologies such as online shopping, anything that makes things easier and convenient will be considered an achievement because it shows an improvement in their performance and affecting their purchasing behaviour.

The relationship between the perceived usefulness and online purchasing behaviour can be justified from the empirical finding reported by the previous studies. The earlier study showed that a particular system's perceived usefulness will also have a clear and essential effect on the implementation in its information system (Ndubisi & Jantan, 2003). According to Ibrahim, et al. (2018), the perceived usefulness is said to have a substantial effect on buying through the internet. The study sponsored by Kim & Song (2010) argued that customers planned to provide valuable information and to browse through the goods conveniently for purchase. Otherwise, online shoppers will turn to their rivals because there are several similar items on sale in other online stores (Kim & Song 2010). In brief, perceived usefulness can affect the intent of consumers to buy at high risk. Thus, the study hypothesised that,

H1: Perceived usefulness is related to online purchasing behaviour

Trust

According Sooy (2018), she states that it is important to keep trust as a core value for every led or purpose-driven company that is owned by any employee from the owners to the front liner team who communicates with customers online, by mobile, and in-person and is strengthened by behaving and speaking in a manner consistent with principles, character, and culture. Consumer trust with any services or product in online shopping will have a significant impact on all aspect including the consumer purchasing behaviour because if the user is sceptical or does not trust the new system or technology or online shopping, it will influence their actions and decisions which will contribute to the new result that will be recorded. Trust needs to be earned (Sooy, 2018).

According to Jaffe (2018), money and power are not enough to win trust but to be applied to demonstrate some consideration for others. Through a few successful transactions, trust issues are exceeded after individuals start feeling safe and believe that this supplier meets their needs and wants (Lakshmi, 2016). Therefore, it is vital to continue to build trust in every existing user as they play a significant role in online shopping ecosystem.

The following are some of the empirical findings to justify the relationship between trust and online purchasing behaviour did exist. Trust in online shopping study by Jarvenpaa, Tractinsky and Vitale (2000) describe confidence throughout the online store as a buyer willing to depend on the seller and take measures in situations where such action renders the customer vulnerable to the seller. According to Ba and Pavlou (2002), trust is a crucial variable that decides results at various points along the way and acts as a bridge that keeps the relationship together. If a trustworthy online retailer does not lead the consumer to trust the website, there will be no purchase decision. Jain, Sahnay and Sinha (2013) say that online trust is the implication of both the belief of how an online seller can be trusted, a sense of trust and security throughout the online purchase system. The success of internet usage is steadily increasing, and the data protection measure in online transactions is increasing the need for trust.

Trust issue towards the web page is becoming a significant challenge for online shop, even though trust for the online shop is steadily growing. Lack of trust has been the biggest obstacle that prevents customers from purchasing online. The struggle for online vendors is to develop and maintain a climate of trust to secure and attract customers as competitive advantages. It has given rise to a great challenge of desire to learn online trust. Shoppers prefer to buy from the sellers they trust. Thus, the study hypothesises that:

H2: There is a relation between trust with online purchasing behaviour.

Price

According to Economics Online price is the monetary value of a product, service, or resource that was developed during a trade (How producer price, n.d.). A retailer or manufacturer may set prices when they have monopoly control and are pricemakers. The buyer may also set the price when they possess some monopsony force. Price factors also affect buyers behaviour to shopping online. The similarities between the price of goods in physical stores and online stores made it a better choice for consumers to buy them online.

Furthermore, this makes consumers can choose to buy them in-store or buy online. Every online store always offers many discounts to its users, which is why more and more people are interested in buying online. Price is paramount in a market because the price can determine the buyer's satisfaction because of its high value. According to Vieja (2020), online shopping honesty is a deciding factor in the customer's view before making a buying decision.

The phase of seeking and comparing market prices is becoming more straightforward for consumers with internet technology. Consumer preference for better deals has led to the fast growth of online marketing. Lin and Hsu (2015) claims that lowcost activity allows online shops to fully utilise the marketing strategy, increasing their revenue compared to conventional stores. Rox (2007) clarified that a good deal should usually be given to online shoppers the same as if they were purchasing from the shop at a lower price.

Online shopping not only offers a package of goods and services, but it also allows the buyer a chance to match prices with various platforms and brands and find the best quality option on the same product. Also, consumers can make a comparison

of product offerings and costs more conveniently and quickly to shop online, in contrast to traditional shopping. Chaffey (2007) suggest that low rates are always what buyers are always looking. With online marketing, customers have the power to determine at what price they are ready to pay and which online store to spend. For that reason. The study hypothesises that,

H3: There is a relationship between price and online purchasing behaviour

Consumer Online Purchasing Behaviour

With the internet's advance, web-based online commerce evolved. This environment provides individuals with easy access to product and service information. Besides, commercial companies have begun to introduce the World Wide Web into their advertising strategies. Like many other technologies, providing the online shopping tool has become part of people's lives (Lakshmi, 2016).

As mentioned earlier, consumer online purchases behaviour is influenced by several factors. According to Shahzad (2015), online shopping behaviour is the overall perception and assessment of the customer for the product or service during online shopping that may result in a bad or good way. He also added that users who can use the buying platform well would have a higher online buyer rate than those who do not use the online platform to shop. They have an excellent perception of online purchases, and it helps them be confident and helps them buy things. While some bad things can happen to consumers as online purchases also have their risks, this risk will also determine how they will behave.

The conceptual study is developed based on the empirical finding from the previous research. The study consists of perceived usefulness, trust and price for the independent variables, while online purchasing as the dependent variable (refer figure 1).

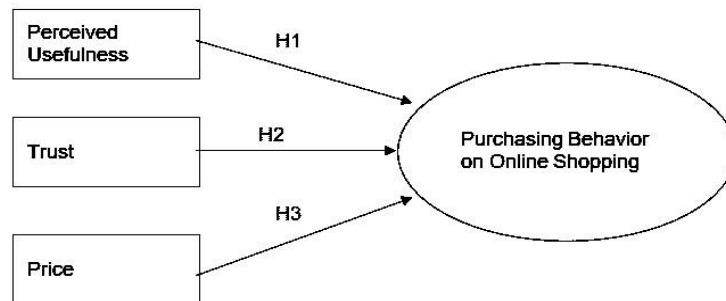


Figure 1: The conceptual research framework

METHODOLOGY

Research design is the analysis methodology and tools selected by the researcher. The process helps researchers focus on suitable analysis approaches for the topic and build their study based on findings (Bhat et al., 2020). The study decided to use the survey because it is the most suitable for collecting data for the respondents' targeted group. Surveys have a large standard of universal capacity to convey a whole community. The statistics gathered to provide a more precise explanation of the public's relative features and reacting to the survey.

For the preliminary study, the research has collected 111 responses. The 111 responses are considered an adequate sample during the preliminary study. With the sample size to 100 responses, the margin of error falls to 10%. If 60% of the respondent has the same interest, there would be a 95% probability that between 50 and 70% of the total people have the same interest. The research unit of analysis was the people who lived in Cheras in between 20 to 30 years old. The respondent's selection is parallel with the E-Commerce Consumers Survey in 2018 by the Malaysian Communication Multimedia Commission (MCMC). The majority of e-Commerce consumers in Malaysia are between 15 to 64 years. It was reported that young adults

from the age group of 20 to 34 years old were the most prominent group because they have a stable income and decide independently. They are also both rigorous online and physical shopping consumers with a high possibility that their consumer behaviour could change over time.

The study used an online questionnaire as a medium because it was easy and faster. The questionnaire consists of 40 questions and divided into four sections, including the demographic and variables involved in this study. The items consisted of the survey were adapted from (Gavali et al., 2017; Shahzad, 2015). The study used 4 - points Likert Scale to measure the response starting from 1 – disagree to 4 – strongly agree.

Before the actual data collection, the researchers conducted a validity and reliability test to reduce errors during the data collection process during the preliminary study. Validity refers to how accurately what it is intended to measure (Middleton, 2020). Thus, the research conducted content validity by sending the proposed items to the content expert to ensure the questionnaire items are accurate to measure the relevant variables.

Meanwhile, reliability means the results of measurement, calculation and specification can be depended on to be accurate (Lexico, 2020). The study determined instrument reliability based on the Cronbach Alpha value suggested by Hulin, Netemeyer, and Cudeck, (2001) that the value must be above 0.7 to be considered reliable. The research instrument is considered reliable because based on the reliability test, it indicated the value as a general rule accepted is that 0.7 shows an acceptable level of reliability. However, values higher than 0.95 are not necessarily good, as they may be indicative of redundancy, and it met the suggestion made by the (Hulin, Netemeyer, and Cudeck, 2001; Ibrahim et al., 2018).

The study used descriptive analysis and inferential analysis to present the findings. The study conducted a simple statistical analysis to report the respondent's demographic and correlation analysis to test the hypotheses.

FINDINGS AND DISCUSSION

Table 1 indicated the respondent demographic analysis. The respondents are considered reliable based on the report by MCMC that young adults from the age group of 20 to 34 years old were the most prominent group using e-commerce.

Table 1: Respondent demographic analysis

Measurement	Items	Percentage, %
Gender	Male	45.05
	Female	54.95
Age	20-22	34.23
	23-27	47.74
	28-30	18.01

The descriptive analysis of the perceived usefulness indicated that most of the respondents think perceived usefulness is important to them (PU3: M=3.50, S.D=0.685) (as shown in table 2). The respondent also believes perceived usefulness plays an important role in affecting consumer purchasing behaviour (PU4: M=3.250, S.D=0.744). The finding indicates that most of the respondents voted that the perceived usefulness is important, and most of them agreed that it affects consumer purchasing behaviour. (As shown in table 2)

Table 2: Descriptive Analysis of Perceived Usefulness

	N	Mean	Std. Deviation
(PU1) I shop online as I can shop whenever I want to. (24/7availability)	111	3.49	.736
(PU2) I use online shopping for buying products which are otherwise not easily available in the nearby market or unique/new	111	3.45	.628
(PU3) I shop online because it is convenient and time saving.	111	3.50	.685
(PU4) I shop online because product information on site is sufficient.	111	3.25	.744
(PU5) I shop online as I get user/expert reviews on the product.	111	3.29	.745

As shown in table 3, the descriptive analysis for the trust shows that the majority of the respondent agree trust important to them (TR4: M=3.60, S.D=0.544). The respondents also found trust is essential for consumer purchasing behaviour (TR2: M=3.33, S.D=0.577).

Table 3: Descriptive Analysis of Trust.

	N	Mean	Std. Deviation
(TR1) I hesitate to shop online as there is a high risk of receiving malfunctioning merchandise.	111	3.38	.634
(TR2) The quality of the product purchased may not be good/guaranteed or as ordered	111	3.33	.577
(TR3) There are chances of being cheated	111	3.40	.651
(TR4) It is hard to judge the quality of the merchandiser over the internet	111	3.60	.544
(TR5) Safety of payment	111	3.34	.780

Table 4 shows the majority of the respondents agree that price is important to them (PR1: M=3.52, S.D=0.536) and price is an important things that affects consumer purchasing behaviour (PR5: M=3.18, S.D=0.822).

While table 5 indicated the descriptive analysis of consumer purchasing behaviour. The majority of the respondent are agreed that people compare prices in online stores and then review all feedback and rating about product before making the final selection of product and decision (CPB4: M=3.44, S.D=0.627). This is parallel with another finding when the majority of the respondent somewhat agree when make a purchase, their friend and family opinion is important to them. (CPB3: M=3.00, S.D=1.00). Thus, the study perceives that the majority of the respondent affected to buy online when it can facilitate their affairs and affecting the consumer purchasing behaviour.

Table 4: Descriptive analysis of Price

	N	Mean	Std. Deviation
(PR1) I shop online because I get a broader selection of products and better deals available.	111	3.52	.536
(PR2) Online shopping gives the facility of easy price comparison. (Hence,price advantage)	111	3.46	.553
(PR3) I shop online because I get cashback in return.	111	3.21	.824
(PR4) I shop online because of the cheaper price than solid shops	111	3.42	.627
(PR5) Free gifts are a price advantage when I shop online	111	3.18	.822

Table 5: Descriptive analysis of consumer purchasing behaviour

	N	Mean	Std. Deviation
(CPB1) I buy from online stores only if they are visually appealing and have a well-organised appearance.	111	3.25	.836
(CPB2) I buy from online stores only if the site content is easy for me to understand and the information provided is relevant.	111	3.37	.647
(CPB3) When I make a purchase, my friends and family opinion is important to me.	111	3.00	1.00
(CPB4) People compare prices in online stores and then review all feedback and rating about product before making the final selection of product and decision	111	3.44	.627
(CPB5) I buy from online stores only if the navigation flow is user friendly.	111	3.28	.718

The study also performed a correlation analysis to test the relationship between the related variables. The relationship between the variables was determined using Guilford Rule of Thumb (refer table 6). **Table 6: Guilford Rule of Thumb table**

Value, r	Strength
< 0.2	Negligible Relationship
0.2 to 0.4	Low Relationship
0.4 to 0.7	Moderate Relationship
0.7 to 0.9	High Relationship
>0.9	Very High Relationship

The finding for the correlation test between perceived usefulness with consumer purchasing behaviour is indicated in table 7. The analysis shows that H1 is supported and related. The perceived usefulness with consumer purchasing behaviour are correlated and show a low relationship. The direction of the relationship is positive. The possible explanation for this relationship is because the respondent I shop online because it is convenient and time-saving. Also, every consumer's perception depends on their experience of using technology to influence their behaviour, decisions and actions. Therefore, the perceived usefulness is important as respondents use, connected, and perceive the technology to improve their efficiency.

Table 7: Result of correlation test for the level of perceived usefulness with consumer purchasing behavior

		r	P < .05	Result
Perceived Usefulness →	Consumer Purchasing Behaviour	.351	0.00	Sig

The finding for the correlation test between the trust towards consumer purchasing behaviour is indicated in table 8. The analysis shows that H2 is also supported. The level of trust and consumer purchasing behaviour is correlated and also show a low relationship. The direction of the relationship is also positive. Thus H2 is supported. The probable reason for this relationship is that the respondent believes it is hard to trust and judge the merchandiser's quality over the internet. Also, the quality of the product purchased may not be good/guaranteed or as ordered.

Table 8: Result of correlation test for trust with consumer purchasing behaviour

		r	P ≤ .05	Result
Trust →	Consumer Purchasing Behaviour	.334	0.00	Sig

The finding indicated in table 9 shows H3 is supported by showing a moderate relationship between the variables. The direction of the relationship is positive. The justification for this situation is that the respondent knows online shopping gives the facility easy price comparison and price advantage. For instance, free gifts are a price advantage when respondent shop online.

Table 9: Result of correlation test for the price with consumer purchasing behaviour

		r	P < .05	Result
Price →	Consumer Purchasing Behaviour	.474	0.00	Sig

5.0 CONCLUSION

To conclude, this study has successfully achieved its objectives. It has shown results that are equivalent to answer the research questions early in the study. The study's key findings result in the targeted audience and age group's predictions, as authentic and considered applicable, to say the least. All the questions distributed corresponds with the age group in the study; being statistically the age group to most likely connect online, helps a lot in requiring a shorter period to gather results. Alternatively, respondents relate with online shopping being tech-savvy, made the results effective and valid. It simply made the purpose of the topic adequate for this research.

The study projects on consumer purchasing behaviour being complex to be measured. It involves the interest and needs of a customer to have the purchasing intentions. The researchers believed that this occurred because of lifestyle, age, genders and social stratification. This displays how consumer purchasing behaviour varies with interests. With that being said, there are

not many things to change the way consumer purchasing behaviour has to offer, but, online sellers can transform how it should be more precise, effective, and reliable in their online business operations to gain more potential customers. The researchers in this study believe that technology will go as far to make online shopping shift the paradigm retail business. In the future, this study shows that new retailing business becomes more complex aligning with the growth of IT development. It becomes a different equilibrium in the economy and business ecosystem.

With a total of 111 respondents were managed to gather by the researcher. The researcher targeted that for this study should be young adults of age between 20-30 years old as stated before. Focused location was in Cheras, Kuala Lumpur. That area mostly consists of undergraduates and postgraduates' students, which also explains why the researcher focused on that specific area. The study questionnaire was circulated around via the Google form, which then shared a link to access the questionnaire through Whatsapp, Messenger, and Telegram, connecting both the researcher to respondents. The questions were developed based on this field of study. They applied the method of previous scholarly journals to ensure that this research is significant. From the researcher's results, most of the respondents agreed that perceived usefulness, trust, and price affect the respondents' purchasing behaviour in online shopping. It becomes a significant factor to influence before the consumer finalised on purchasing. Therefore, the hypothesis made by the researcher is accepted.

Furthermore, the independent variable that the researchers used for this study was proven from the respondents' answers; perceived usefulness does matter in influencing the decision on buying online as it is convenient. From the results, the respondent agreed to the questions provided as it is indeed helping them a lot to purchase online. Trust affecting consumer buying decision; from the result that the researcher gathered, it also shows that it performs as one of the main reasons consumers purchase from online shopping. As most online shopping website provided warranty and refund, it gains the trust from the potential buyer. Thus, the conclusion is that this independent variable has proven that the significance of the study is accepted.

Lastly, the researcher found that price is the main factor influencing consumer purchasing behaviour from the study results. By offering a discount during a special event, free gift, free delivery and cashback triggered the respondents to buy in online shopping rather than wasting their time walking out of the house to get what they need with nothing offered to their benefits. To sum up everything that has been stated, for this study most respondents agreed to all the questions asked in the Google form questionnaire provided by the researcher through the link that connected the researcher and respondents, shows that the respondents strongly agreed to this independent variable as well as the other two which are perceived usefulness and trust concluded that, generally the study on the relationship between perceived usefulness, trust and price with consumer purchasing behavior in online shopping is significant. |

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